



Group Retiree Life and AD&D Insurance

We can help provide for your family when you can't.

Group Additional Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

Retiree Life and AD&D insurance can help make things easier for the people you care about.

Life insurance helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

AD&D insurance pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death or serious accident might leave your family facing expenses they couldn't cover without your income. That could include extra costs for medical care or a funeral.

Plan now to help your family cover future expenses, such as:



Tuition



Child Care



**Housing
Costs**



**Daily Living
Expenses**

Congratulations on your retirement.

As a retiree of Broward County, you have the option to continue your Life and Accidental Death and Dismemberment (AD&D) insurance that was in effect prior to your date of retirement, under the Retiree Life insurance plan through self-pay directly to The Standard. See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

Life and AD&D Insurance

How Much Can I Apply For?

Note: The maximum amount of Life insurance you can elect for yourself is \$325,000, however, your election cannot exceed the total Life insurance in effect on the day prior to the date of your retirement.

Child means your child from live birth through the end of the calendar year in which your child reaches age 26.

For You:

\$25,000–\$325,000 in increments of \$25,000

For Your Spouse:

\$12,500

For Your Child(ren):

\$12,500

What Does My AD&D Benefit Provide?

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D insurance benefit.

For You:

The AD&D insurance coverage amount matches what you elect for Additional Life insurance.

How Much Your Coverage Costs

For You:

How much your premium costs depends on your age and benefit amount. Use the rate table and formula below to calculate your Life and AD&D premium payment.

| Age (As of Jan. 1) | Your Rate* (Per \$1,000 of Total Coverage) |
|--------------------|--|
| <60 | \$1.576 |
| 60–64 | \$1.780 |
| 65–69 | \$3.088 |
| 70+ | \$4.612 |

*Includes a monthly AD&D rate of \$0.028 per \$1,000 of AD&D benefit.

Use this formula to estimate your monthly premium payment:

| | | |
|--|--------------------------------------|--|
| $\div 1000 =$ | \times | $=$ |
| Enter the amount of coverage you are requesting (see benefit amounts on page 2). | Enter your rate from the rate table. | This amount is an estimate of how much you would pay each month. |

For Your Spouse:

If you buy Life coverage in the amount of \$12,500 for your spouse, your monthly premium payment for this coverage is \$3.74.

For Your Child(ren):

If you buy Life in the amount of \$12,500 for your child(ren), your monthly premium payment for this coverage is \$2.49, no matter how many children you're covering.

Important Details

Here's where you'll find the details about the plan.

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Life insurance through The Standard

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you continue retiree Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through the end of the calendar year in which your child reaches age 26.

Please note:

- Your spouse or child(ren) must not be full-time member(s) of the armed forces.

Coverage Effective Date for Retiree Life Coverage

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections
- Apply for coverage within 31 days following your retirement date and agree to pay premium

Life Insurance Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

Life Insurance Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100% of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

| Covered Loss | Percentage of AD&D Payable Benefit |
|--|------------------------------------|
| Life ¹ | 100% |
| One hand or one foot ² | 50% |
| Sight in one eye, speech or hearing in both ears | 50% |
| Two or more of the losses listed above | 100% |

1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.

2 Even if the severed part is surgically re-attached.

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared) and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date you cease to meet the eligibility requirements
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective and you become insured, contact your human resources representative for a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way. For more information, contact Employee Benefits Services.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399,
GP411-LIFE, GP190-LIFE/S214

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